

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: CARLOS CHAVARRIA	§	Case No. 05-71487
CRISTINA CHAVARRIA	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/31/2005.
- 2) The plan was confirmed on 08/22/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/18/2009.
- 6) Number of months from filing or conversion to last payment: 52.
- 7) Number of months case was pending: 56.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,940.00.
- 10) Amount of unsecured claims discharged without full payment: \$49,883.32.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 124,800.00	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 124,800.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,294.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 8,104.21	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 9,398.21</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LAW OFFICE OF MACEY &	Lgl	1,294.00	1,294.00	1,294.00	1,294.00	0.00
ROUNDUP FUNDING LLC	Sec	19,505.00	0.00	5,098.60	5,098.60	905.74
ROUNDUP FUNDING LLC	Uns	0.00	5,826.17	5,826.17	549.78	0.00
CHRYSLER FINANCIAL SERVICES	Sec	19,245.00	8,925.00	8,925.00	8,925.00	955.08
CHRYSLER FINANCIAL SERVICES	Uns	0.00	7,657.20	7,657.20	722.55	0.00
LASALLE BANK	Uns	525.99	525.99	0.00	0.00	0.00
WELLS FARGO BANK NA	Con	0.00	0.00	0.00	85,448.12	0.00
WELLS FARGO BANK NA	Sec	4,650.00	5,617.22	5,617.22	5,617.22	0.00
A/R CONCEPTS INC	Uns	607.00	607.00	0.00	0.00	0.00
ACCOUNT RECOVERY SERVIC	Uns	99.00	99.00	0.00	0.00	0.00
AMERICAN COLLECTIONS	Uns	610.00	610.00	0.00	0.00	0.00
AMEX	Uns	95.00	95.00	0.00	0.00	0.00
CAPITAL ONE	Uns	3,274.00	3,274.00	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	2,593.00	2,663.60	2,663.60	2,663.60	0.00
CAPITAL ONE	Uns	2,309.00	2,309.00	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	2,147.00	2,221.11	2,221.11	2,221.11	0.00
CAPITAL ONE BANK (USA) NA	Uns	2,718.00	1,774.58	1,774.58	167.45	0.00
CAPITAL ONE	Uns	1,697.00	1,697.00	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CHILD ADOLESCENCE	Uns	663.00	663.00	0.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	14,019.00	14,019.03	14,019.03	1,322.87	0.00
ASSET ACCEPTANCE CORP	Uns	60.00	60.67	60.67	5.72	0.00
DDG, INC.	Uns	1,225.00	1,225.00	0.00	0.00	0.00
DEBT CREDIT SERVICES	Uns	180.00	180.00	0.00	0.00	0.00
GEMB / SAMS CLUB	Uns	592.00	592.00	0.00	0.00	0.00
ILLINOIS COLLECTION SERVICE	Uns	161.00	161.00	0.00	0.00	0.00
K.C.A. FINANCIAL	Uns	62.00	62.00	0.00	0.00	0.00
LAKE IN THE HILLS SANITARY	Sec	332.00	381.03	381.03	381.03	0.00
MB FINANCIAL	Uns	900.00	900.00	0.00	0.00	0.00
MEDICAL	Uns	39.00	39.00	0.00	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Uns	1,537.00	1,537.00	0.00	0.00	0.00
MEDICAL RECOVERY SPECIALTY	Uns	206.00	206.00	0.00	0.00	0.00
NCO FINANCIAL SYSTEMS, INC.	Uns	92.00	92.00	0.00	0.00	0.00
NICOR GAS	Uns	197.00	197.37	197.37	18.62	0.00
NORTH RIVERSIDE POLICE	Uns	50.00	50.00	0.00	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Uns	203.00	2,529.57	0.00	0.00	0.00
PROFESSIONAL ACCOUNT	Uns	249.00	249.00	0.00	0.00	0.00
VOLKSWAGEN CREDIT INC	Uns	1,663.80	1,663.80	1,663.80	157.00	0.00
ALICIA GOMEZ	Sec	0.00	NA	NA	0.00	0.00
BECKET & LEE, LLP	Uns	0.00	138.98	138.98	13.11	0.00
BECKET & LEE, LLP	Uns	0.00	2,428.82	2,428.82	229.19	0.00
JOSEFINA CAMPOS	Uns	0.00	NA	NA	0.00	0.00
RIEZMAN & BERGER	Uns	0.00	NA	NA	0.00	0.00
SHERMAN HOSPITAL	Uns	4,130.00	4,130.00	0.00	0.00	0.00
VAN RU CREDIT GROUP	Uns	0.00	NA	NA	0.00	0.00
JOSEFINA CAMPOS	Uns	0.00	NA	NA	0.00	0.00
JOSEFINA CAMPOS	Uns	0.00	NA	NA	0.00	0.00
CLERK OF U.S. BANKRUPTCY	Adm	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 85,448.12	\$ 0.00
Mortgage Arrearage	\$ 5,617.22	\$ 5,617.22	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 14,404.63	\$ 14,404.63	\$ 1,860.82
<b>TOTAL SECURED:</b>	\$ 20,021.85	\$ 105,469.97	\$ 1,860.82
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 38,651.33	\$ 8,071.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 9,398.21	
Disbursements to Creditors	\$ 115,401.79	
<b>TOTAL DISBURSEMENTS:</b>		\$ 124,800.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/29/2009

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.